

## CLAIMS

- 1 1. A method for on-line monitoring and control of credit information  
2 of an individual on a computer, the method comprising:  
3 accessing the credit information by means of a computer system  
4 in a computer network;  
5 providing the information to the individual by means of the  
6 computer system in the computer network;  
7 providing for the individual to request changes in the information;  
8 and  
9 informing the individual of the completion of the changes in the  
10 information.
- 1 2. The method as set forth in claim 1 wherein the credit information  
2 is at least one credit report and wherein the step of accessing the credit  
3 information by means of a computer system in a computer network  
4 includes the step of accessing at least one credit reporting bureau and  
5 requesting a credit report, such that at least one credit report is  
6 requested.
- 1 3. The method as set forth in claim 2 including the additional step of  
2 computing the individuals credit score based upon the at least one  
3 credit report.
- 1 4. The method as set forth in claim 3 wherein the step of providing  
2 the information to the individual by means of the computer system in the  
3 computer network includes providing the at least one credit report and  
4 the credit score.

1 5. The method as set forth in claim 4 including the step of archiving  
2 the credit reports and credit score.

1 6. The method as set forth in claim 1 where in the credit information  
2 is at least one credit report and wherein the accessing the credit  
3 information by means of a computer system in a computer network  
4 includes the step of accessing credit reporting bureaus on a periodic  
5 basis to obtain credit reports; and determining changes in the credit  
6 reports.

1 7. The method as set forth in claim 6 including the step of creating  
2 an alert based on the changes in the credit reports.

1 8. The method as set forth in claim 7 wherein the step of providing  
2 the information to the individual by means of the computer system in the  
3 computer network includes the step of providing the alert to the  
4 individual.

1 9. The method as set forth in claim 8 including the step of archiving  
2 the credit reports and credit score.

1 10. The method as set forth in claim 1 including the:  
2 the individual reporting an identity theft by means of the computer  
3 system in the computer network;  
4 providing forms for reporting identity theft to selected  
5 organizations.  
6 providing the completed forms to the selected organizations.

1 11. The method as set forth in claim 1 comprising the additional steps:  
2 computing the expected interest rates the individual should pay for  
3 specific types of loans based on the individuals credit score; and  
4 providing the expected interest rates to the individual by means of  
5 the computer system in the computer network.